

DSHA Celebrates Liberty Court Renovations and 20 Years of Moving to Work

DOVER – Delaware State Housing Authority (DSHA) held an event today marking the completion of renovations at Liberty Court, a public housing site in Dover, and recognizing the authority's 20th year participating in Moving to Work (MTW), a U.S. Department of Housing and Urban Development (HUD) program. Many of the residents at Liberty Court participate in the MTW program.

DSHA Director Anas Ben Addi was joined at the event by Dover Mayor Robin Christiansen, U.S. Senator Tom Carper, U.S. Representative Lisa Blunt Rochester, State Senator Trey Paradee, Liberty Court residents and Moving to Work participants.

"The achievements we are celebrating today are just two examples of the hard work our staff and partners do each day to provide Delawareans with stable, affordable housing," Director Ben Addi said. "We are proud of our accomplishments and will continue finding ways to improve our public housing sites and help more of our residents become economically self-sufficient."

U.S. Senator Tom Carper added, "I commend DSHA for its efforts to revitalize the Liberty Court housing site and for achieving this great milestone of 20 years with the Moving to Work program. DSHA should be proud of all the work they have done to give its Liberty Court residents a new place to call home and for the two decades they have spent guiding hundreds of Delawareans to financial stability."

"The work DSHA is doing to provide quality affordable housing for residents of our state is crucial, and I am honored to

celebrate these two important achievements with Director Ben Addi, his staff and partners,” said Congresswoman Lisa Blunt Rochester. “I know DSHA will continue to make great strides both in providing its residents with beautiful places to live and in helping more Delawareans achieve economic self-sufficiency through the Moving to Work program.”

The Liberty Court property was built in 1974 as a privately-owned and market-rate apartment complex and was purchased by DSHA in 1989. From 1990 to 1993, DSHA substantially rehabilitated the property and created 108 public housing subsidized units.

In 2015, an internal inspection on one of the buildings at Liberty Court found areas of moisture within stucco on the exterior of the building was causing the interior walls and framing of the building to swell. When other buildings at the property were inspected, similar issues were found. At the time, it was determined that a major rehabilitation of the property was needed to correct the problem.

Construction at Liberty Court began in July of 2017 and was finalized in November 2018 with all 100 units leased. Renovations included: demolition of all residential buildings and construction of new buildings on existing foundations; installation of Energy Star compliant high-efficiency appliances in all units; an open concept design in the living rooms and kitchens; installation of hickory kitchen cabinets, black appliances, ceiling fans, vinyl plank flooring and sprinkler systems in all units; repaving and striping of parking lots; and installation of a new security camera system, sidewalks and dumpster enclosures on the property grounds. The renovation project did require DSHA to lower the number of units at Liberty Court from 108 to 100 in order to provide a new fire lane at the complex in compliance with fire marshal requirements.

DSHA decided to pursue the support of HUD’s Rental Assistance Demonstration (RAD) program to finance the renovation project.

RAD allows for more funding flexibility including the use of tax credits and other public funds to maintain and improve public housing.

The cost of renovations at Liberty Court totaled nearly \$18 million with financing provided through the federal Low-Income Housing Tax Credit program and DSHA's Affordable Rental Housing and HOME programs. WSFS Bank also provided bond financing totaling \$10.1 million and the Federal Home Loan Bank of Pittsburgh (FHLBank Pittsburgh) provided \$650,000 through its Affordable Housing Program.

"At WSFS Bank, we are committed to helping organizations like DSHA do great work within our communities, and we are proud to support the housing authority in its latest efforts to renovate Liberty Court," said Robert Matsko, vice president of commercial real estate. "DSHA has created a beautiful housing site that its residents will enjoy for many years to come."

"We are privileged to partner with DSHA on this project to breathe new life into the Liberty Court site," said Winthrop Watson, FHLBank Pittsburgh's President and Chief Executive Officer. "We recognize the value of the work DSHA does for Delawareans and are proud to support its efforts with this funding."

Friday's event also celebrated 20 successful years of DSHA helping Delawareans become economically self-sufficient through the MTW program. In 1999, HUD chose DSHA as one of 24 public housing agencies in the country to participate in MTW. Today, DSHA is one of just 39 public housing agencies, out of more than 3,400 total in the country, to participate in the MTW program.

MTW is a demonstration program that provides public housing agencies with the opportunity to design and test innovative, locally-designed strategies. The program has three distinct goals: reducing costs; providing incentives for families to

obtain employment and self-sufficiency; and increasing housing choices for low-income families.

Participants are allowed five years to successfully complete the MTW program. In those five years, participants pay rent totaling 35% of their adjusted monthly income. DSHA creates an escrow account for the resident and invests all rent paid over the 35% limit into that savings account. The participant is then required to work a certain number of hours each year of the MTW program and must complete a financial literacy course. At the end of the five years, if they have successfully completed all requirements, the participant then has access to 100% of the escrow account and can use that money to find housing at fair market rent or to buy a home.

Shantel Emory, a former MTW participant who successfully completed the program in 2018, was able to use about \$7,800 saved during her five years with MTW to purchase a home in Magnolia.

“The MTW program gave me the financial stability I needed to achieve my goals and find secure housing for my family,” she said. “Without this program, it would have taken me several more years to save enough money to buy my first home. I am grateful DSHA offers this program in our state.”

Since 1999, DSHA has disbursed more than \$3.3 million in Moving to Work savings to 995 families who successfully completed the program. Of those families, 698 moved into fair market rental housing and 297 bought a home. MTW often pairs well with DSHA’s homeownership programs, which can provide homebuyers with low-interest mortgages and down payment and closing cost assistance.